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PATENT
ATTORNEY DOCKET NO.: 24124.000132

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Application Number	:	09/505,721	Confirmation No.: 7099
Applicant	:	Joseph A. GIORDANO	
Filed	:	February 17, 2000	
Title	:	SYSTEM AND METHOD FOR PROCESSING FINANCIAL TRANSACTIONS	
TC/Art Unit	:	3628	
Examiner:	:	Clement B. GRAHAM	
Docket No.	:	24124.000132	
Customer No.	:	**21967**	

Mail Stop Amendment
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

In accordance with 37 C.F.R. §§ 1.97 and 1.98, and in compliance with the duty of disclosure set forth in 37 C.F.R. § 1.56, applicant is submitting herewith copies of the references listed on the attached Form PTO/SB/08A (modified) for consideration and to be made of record herein by the U.S. Patent and Trademark Office in the above-captioned application.

Applicant wishes to bring to the Examiner's attention that a Information Disclosure Statement (IDS) for the above-captioned application was submitted via electronic submission by the applicant on June 2, 2004.

For each foreign language document for which no translation is available, applicant provides below information from the Derwent database which explains the relevance of the document in accordance with 37 C.F.R. § 1.98(a)(3).

Foreign Language Document	Explanation of Relevance
DE 40 12 842	*Title:* Petrol pump accepting charge card - has amount connected over network to central account and user is periodically charged. *Abstract:* Petrol pump (3) accepts a personal card (at 10) before petrol is given. The card can be of two forms. In one case, the card can be loaded with money at a paying-in machine. The amount for the petrol is then directly debited from the card. In the other case the amount device is connected over a network to a central account. This is debited and the user periodically charged.
DE 41 07 803	*Title:* Vehicle identification installation exchanging data - allows access toll duty to be automatically logged by exchange between motor vehicle and control station. *Abstract:* Road vehicles enter a defined zone (2) in which they can be identified and exchange of data can take place between them and a central station (4). Each vehicle has a unit mounted inside the windscreen that includes a transmitter, receiver and processor. The unit contains a toll duty memory card. This is accessed by a microwave signal generated before the vehicle can enter the zone. Once in the zone an exchange takes place to check the logging of the duty and to acknowledge the operation. If the transaction is not confirmed a photograph is taken of the license plate and a charge is made later. *Advantage:* Automatic data exchange when vehicle is in specified zone.
DE 19701167	*Title:* Chip card with data processing circuit and linking components - allows contactless data transmission to and from external processing station via coil arranged in two planes in recess in card carrier. *Abstract:* The data processing circuit (7) and linking components (3) are provided in the vicinity of a module carrier (1) which is fitted into a recess in a designated area (12) of a plastic card carrier (11). The linking components comprise at least one transmit/receive coil arranged in two distinct planes with respect to the main direction of the module carrier. Parts of the coil may be disposed within the module carrier and on its surface respectively and interconnected in series by contacts. The module carrier can be subjected to a functional test on completion and before being installed in the card carrier.

	Use: For e.g. cashless transactions, personnel monitoring or telephonic toll collection. *Advantage:* Manufacture of chip card is guaranteed reliably and at low cost.
DE 19646153	*Abstract:* The method identifies several transponders together in a transmission field of a tester. The transponders each have numbers characterizing the respective transponder. The tester transmits an enquiry at least by activation of the transmission field. Each transponder waits for this after a permissible time for a response has been reached, for a time lying in predetermined limits and then transmits its number preferably in a code which can be tested. The tester carries all received valid numbers in a list. It repeats the enquiry at least once and then supplements the list with additional received valid numbers. the method may be repeated. *Use:* Esp. for identifying goods, e.g. at point-of-sale, by means of transponders attached to them. *Advantage:* Allows several transponders to be present in antenna range and allows presence of individual transponders to be detected quickly and reliably without need to move transponders.
EP 0 609 694	*Title:* Transmission and reception of digital information - has wake-up circuit for power and microprocessor using LF component for activation. *Abstract:* Signals are received by a planar antenna (1) coupled to a detector (2) connected to a filter (3) and a wake-up stage (13) that activates the power management system (12) and a microprocessor (5). Signals are transmitted from a transponder (7) coupled to a frequency shift keying unit (6) that receives input from the processor. Control inputs can be provided by a user unit (9). The wake-up circuit identifies the l.f. signal component which is in the kHz range. The h.f. signal, in the GHz range is amplitude modulated by the l.f. signal. *Use/Advantage:* Digital information continuously sent. Activation provided by l.f. component, e.g. kHz range, allowing detector in receiver to be used that operates at optimum low power.
EP 0 793 086	*Title:* Vehicle test system for test stations - uses transponder to store vehicle data, to transmit and receive data from processor. *Abstract:* The test area (1) has e.g. 5 test tracks (A to E),

	each with several test stations (30) for vehicles (20). Each vehicle is provided with a transponder (21) which is loaded at the configuration station (2) with data specific to the vehicle, e.g. type, year of manufacture, engine type etc., and the test installation or test programmed to be carried out. The transponder is fitted to the vehicle and data is transferred either automatically or manually at each test station and is shown on the transponder's LCD display (26). Test data can be transferred bidirectionally to the test installation via data input (22) and output (23) terminals, and stored. After completion of all tests the data are evaluated by computer and printed out. *Advantage:* Decentralised organisation of test systems allows extreme flexibility, leading to reduction in throughput time.
EP 0 907 938	*Title:* Monitoring system for delivery of fuel to road vehicles - has sensors determining which fuel dispensing nozzle is used, and reads information from vehicle for identification, and nozzles are coupled to processing unit which is connected to pump controller. *Abstract:* The system includes a receiving unit (UR) at the station, associated with a computer (5) managing the dispensing nozzles (2,3,4). A terminal (T) is associated with a pump controller (6), and is linked to the receiving unit. An identifying module is associated with each of the dispensing nozzles, and also with each vehicle. A system is provided for reading the module which is provided near to the fuel tank inlet on the vehicle, in order to identify the vehicle and provide other data. A transmitter - receiver is provided to sent this information to the receiving unit. The system may be used in conjunction with stored reference information, in order to validate the use of the fuel pump by a particular vehicle. *Use:* Enables authentication and monitoring of fuel supply to vehicles by road transport companies.
EP 0 925 552	*Title:* Smart card and communication method - has integrated circuit module on carrier with inductive element to increase flux density. *Abstract:* A smart card has an embedded integrated circuit module (12) that is mounted on a module carrier (16) to which is bonded an element (14) that increases the inductance level of the arrangement. The carrier has antenna elements (13) formed on the underside and the complete unit is installed in the card. A number of alternative methods of combining the integrated chip and the carrier are possible. *Advantage:* Enhanced signal communication.

EP 1 039 408	*Novelty:* The transponder has an oscillator (L2,C2) excited by an external electromagnetic signal. The oscillator drives a full-wave rectifier (13) with a switched (T) shunt (R) across its output to modify response of the transponder to the external signal. The rectifier output is smoothed by a capacitor (Ca), with a series diode (18) preventing discharge of the capacitor into the shunt circuit. *Use:* Cards used in access control, electronic purses, personal data storage or retail loyalty cards *Advantage:* Ensures that the minimum supply voltage is sufficient for all the circuits it must supply
BR 9803356	*Title:* Commercial filling station debit and credit authentication system - registers the vehicles via their ignition keys and issues sales vouchers *[Abstract not available]*

Applicant respectfully requests that the Examiner consider the references cited on the PTO/SB/08A and that the Examiner indicate that the references have been considered in this application by returning a copy of the Form PTO/SB/08A with the Examiner's initials in the left column per MPEP 609.

Applicant's submission of this Information Disclosure Statement (IDS) shall not be construed as an admission that the cited references are prior art to the present invention, or that the cited references qualify as printed publications. The submission of this IDS also shall not be construed as a representation that a prior art search has been performed.

In accordance with 37 C.F.R. § 1.97(b), this Information Disclosure Statement is being submitted after the mailing of a non-final Office Action, but is believed to be prior to a final Office Action or a Notice of Allowance. Pursuant to 37 C.F.R. § 1.97(c)(2), a check in the amount of $180.00 as set forth in § 1.17(p) is enclosed. In the event any variance exists between the amount enclosed and the Patent Office charges, please charge or credit any difference to the undersigned's Deposit Account No. 50-0206.

Respectfully submitted,

HUNTON & WILLIAMS LLP

Dated: June 2, 2004

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PTO/SB/08A (10/01) (modified)
U.S. Patent and Trademark Office; U.S. DEPARTMENT OF COMMERCE

Substitute for form 1449A/PTO

INFORMATION DISCLOSURE STATEMENT BY APPLICANT

(Sheet 1 of 4)

Docket Number	Application No.
24124.000132	09/505,721
Applicant	**Examiner**
Joseph A. Giordano	Clement B. Graham
Filed	**Art Unit**
February 17, 2000	3628

FOREIGN PATENT DOCUMENTS

*Examiner Initial	Cite No.	FOREIGN PATENT DOCUMENT Country Code:	Number - Kind Code (if known)	Publication Date MM-DD-YYYY	Name of Patentee or Applicant of Cited Document	Pages, Columns, Lines, Where Relevant Passages or Relevant Figures Appear	TRANSLATION YES	TRANSLATION NO
	1.	DE	4,012,842	10/24/91				X
	2.	DE	4,107,803	09/17/92				X
	3.	DE	19,701,167	07/23/98				X
	4.	DE	19,646,153	05/14/98				X
	5.	EP	391,559	10/10/90			X	
	6.	EP	469,762	02/05/92			X	
	7.	EP	503,782	09/16/92			X	
	8.	EP	609,694	08/10/94				X
	9.	EP	644,515	03/22/95			X	
	10.	EP	665,971	08/09/95			X	
	11.	EP	793,086	09/03/97				X
	12.	EP	888,593	01/07/99			X	
	13.	EP	907,938	04/14/99				X
	14.	EP	913,796	05/06/99			X	
	15.	EP	925,552	06/30/99				X
	16.	EP	943,584	09/22/99			X	
	17.	EP	955,612	11/10/99			X	
	18.	EP	967,580	12/29/99			X	
	19.	EP	974,940	01/26/00			X	
	20.	EP	1,017,614	07/12/00			X	
	21.	EP	1,039,408	09/27/00				X
	22.	EP	1,052,603	11/15/00			X	
	23.	FR	2,764,099	12/04/98			X	
	24.	JP	2000134220	05/12/00			X	

EXAMINER SIGNATURE	DATE CONSIDERED

*EXAMINER: Initial if reference considered, whether or not citation is in conformance with MPEP 609. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.

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(Sheet 2 of 4)

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	25.	JP	2000030150	01/28/00			X	
	26.	JP	09325993	12/16/97			X	
	27.	JP	08316717	11/29/96			X	
	28.	JP	06103178	04/15/94			X	
	29.	JP	02046061	02/15/90			X	
	30.	GB	2,222,714	03/14/90			X	
	31.	GB	2,224,418	05/02/90			X	
	32.	GB	2,227,209	07/25/90			X	
	33.	GB	2,229,845	10/03/90			X	
	34.	GB	2,245,865	01/15/92			X	
	35.	GB	2,252,847	08/19/92			X	
	36.	GB	2,253,591	09/16/92			X	
	37.	GB	2,255,046	10/28/92			X	
	38.	GB	2,257,092	01/06/93			X	
	39.	GB	2,257,944	01/27/93			X	
	40.	GB	2,266,794	11/10/93			X	
	41.	GB	2,267,683	12/15/93			X	
	42.	GB	2,279,611	01/11/95			X	
	43.	GB	2,279,612	01/11/95			X	
	44.	GB	2,279,613	01/11/95			X	
	45.	GB	2,329,301	03/17/99			X	
	46.	WO	90/08365	07/26/90			X	
	47.	WO	92/18977	10/29/92			X	
	48.	WO	93/00661	01/07/93			X	

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(Sheet 3 of 4)

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	49.	WO	94/06031	03/17/94			X	
	50.	WO	94/05592	03/17/94			X	
	51.	WO	94/03391	02/17/94			X	
	52.	WO	95/14612	06/01/95			X	
	53.	WO	96/27891	09/12/96			X	
	54.	WO	96/39351	12/12/96			X	
	55.	WO	99/04374	01/28/99			X	
	56.	WO	99/16700	04/08/99			X	
	57.	WO	99/16701	04/08/99			X	
	58.	WO	99/16702	04/08/99			X	
	59.	WO	99/16703	04/08/99			X	
	60.	WO	99/42962	08/26/99			X	
	61.	WO	99/53409	10/21/99			X	
	62.	WO	00/12362	03/09/00			X	
	63.	WO	00/55752	09/21/00			X	
	64.	WO	00/58917	10/05/00			X	
	65.	WO	00/72463	11/30/00			X	
	66.	WO	01/22304	03/29/01			X	
	67.	WO	03/058391	07/17/03			X	
	68.	WO	03/058947	07/17/03			X	
	69.	PI	9803356-5	05/16/00				X

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Substitute for form 1449A/PTO	Docket Number	Application No.
INFORMATION DISCLOSURE STATEMENT BY APPLICANT (Sheet 4 of 4)	24124.000132	09/505,721
	Applicant: Joseph A. Giordano	Examiner: Clement B. Graham
	Filed: February 17, 2000	Art Unit: 3628

OTHER DOCUMENTS (Including Author, Title, Date, Pertinent Pages, Etc.)

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	80.	"RFID Links On The Web," (via http://home.att.net/?randall.j.jackson/rfidlinks.htm)
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